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UK Housing Co-operatives

In August 2014

I visited housing co-operatives in the UK.

I also took the opportunity to visit the Rochdale Pioneers Museum at 31 Toad Lane, Rochdale, Lancashire.

The museum preserves the original store of the Rochdale Pioneers. The store was opened on 21 December 1844.

The store was opened as a museum in 1931 and is man-

aged by the UK Co-operative College.

An object of the Rochdale Pioneers was to build or purchase houses for its members:

The building, purchasing or erecting of a number of houses, in which those members desiring to assist each other in improving their domestic and social condition may reside.

A further object was home colonies:

That as soon as practicable the Society shall proceed to arrange the powers of production, distri-



bution, education and government, or in other words, to establish a self-supporting home colony of united interests, or assist other societies in establishing such colonies.

Ian McLaren
General Manager



<https://twitter.com/SouthEastOOP>

Followers: 402

Tweets: 218

(03 October 2014)



**People
together
are stronger**

Management Matters—UK Housing Co-operatives



In August I was able to visit some housing co-operatives in the UK.

I have six quick observations about the visit.

First, all housing co-operatives in the UK are challenged to increase mem-

ber participation.

Second, the co-operatives are impressed with the extent of participation in SouthEast.

Third, the co-operative housing model in the UK is regarded as viable and sustainable.

Fourth, the challenge for all UK housing co-operatives is how to achieve growth in the future.

Fifth, tenants in public and private housing can be eligible for a Housing Benefit that pays all their rent and utility bills.

Sixth, public housing is provided by councils and community housing, including co-operatives. The Government does not provide public housing.

Ian McLaren
General Manager

Maintenance Inspections —Jim Kokoras, Property Officer



DHS commissioned HiTech to inspect all public and community housing properties in

2013. A report on SouthEast properties has been provided to SouthEast.

SouthEast will begin an inspection of properties this year and the HiTech report will be useful in assisting this process.

While identifying potential maintenance areas the HiTech report is not substantiated e.g. kitchen \$25,000.

Our inspections will provide the necessary validation and substantiation.

Tenancy Rights - Joy Haines, Tenancy Officer



You have the right to live in your property according to

your tenancy agreement in the same way you would with any other landlord.

You have the right to a comprehensive repairs and maintenance service, the right to request details about your rent and be informed with due notice of any in-

crease.

In addition and most importantly, you have the right and duty to participate in running your co-operative by attending meetings, standing for the board and voting for the election of directors to

Annual General Meeting - 17 November 2014

This year's Annual General Meeting will be on 17 November 2014.

Members are reminded that, unless you have been retired or been given leave, that it is an obligation of members to attend General Meetings—including the AGM.

Co-operative democracy within SouthEast depends on the willingness of members to attend General Meetings—as well as nominating to the board, voting for the board, returning income statements on time and responding to surveys.

For various reasons it will not be possible for all members to attend the Annual General Meeting.

Members can apologise for not being able to attend the Annual General Meeting.

If a reason is given and this is accepted by the Annual General Meeting, then, you will be deemed to have met the participation requirement.

As the AGM date is known well in advance of the meeting, it is hoped that this will enable most members



to plan their attendance.

On page 10 there are brief reviews of agenda items.

Members are urged to read the AGM Agenda documents before the meeting and be prepared to ask questions—and keep your board accountable and transparent.

SouthEast 2nd Annual Christmas Party

This year's Xmas Party will be on 7 December 2014 at the Robert Eadie Pavilion, Healesville Sanctuary.

The popular features of last year's Xmas Party will be returning:

Face painting

Photos with Father Christmas

Gifts for children

Free barbecue lunch.

There will also be some new features.

BYO picnic rugs and chairs, soft drinks and alcohol.

For each child attending you must provide their name, gender and age.

Please complete and return the XMAS Party registration form posted earlier this month.

The popular features of last year's XMAS Party will be returning:

Face painting

Photos with Father Christmas

Gifts for children

Free barbecue lunch.

There will also be some new features.

Homes for Britain

The Homes for Britain campaign was launched in 2012. it is about making a big splash across the UK—to end the housing crisis within a generation.

The hope is that housing will be a top issue for the UK General Election 07 May 2015.

This is the first time that the housing sector has come together as a coalition. The coalition has a steering committee of eight organisations—including the National Housing Federation and the Chartered Institute of Housing and Crisis.



<http://www.homesforbritain.salespoint.co.uk>

Co-operatives National Law in Victoria

Consumer Affairs Victoria (CAV) reports the first 6 months of the CNL have gone smoothly in Victoria, with CAV noticing a small increase in the number of calls received and the number of co-operatives seeking to change their rules.

CAV has received a number of enquiries about whether it is necessary for a co-operative to change their rules as a result of the commencement of the CNL. In re-



sponse to these enquiries, CAV has published guidance to co-operatives on its website that they can continue to use their existing rules without being re-

quired to update them.

However, co-operatives should familiarise themselves with the provisions of the new law. If there are any inconsistencies between a co-

operative's rules and the new law, the new law will prevail.

Visit [CAV's website for CNL information](#)

The New Rules developed by the board for consideration by the AGM are based on Co-operatives National Law.

For more on the proposed New Rules see pp 9 and 10.

Member Satisfaction Survey

The most recent member satisfaction survey reveals higher levels of member satisfaction than the 2013 and 2012 surveys.

For Housing Services, 95.51% were either Very Satisfied or Fairly Satisfied. This compares with 90.80% in 2013 and 89.4% in 2012.

On Consideration of Views, 88.05% were either Very Satisfied or Fair-

ly Satisfied. This compares with 86.36% in 2013 and 78.8% in 2012.

On Maintenance Services, 92.54% were either Very Satisfied or Fairly Satisfied. This compares with

"...higher levels of member satisfaction than the 2013 and 2012 surveys."

84.88% in 2013 and 81.8% in 2012.

The current survey is based on responses from 67 (42.13%) members and we thank those members. The previous survey, however, was based on responses from 88 (55.69%) of members.

A new survey will be distributed with this newsletter and SouthEast is hoping 88 plus, members will respond this time.

SouthEast on You Tube

Total You Tube views—3664

The Trailer (1080)

<http://youtu.be/z1Y813L-xR4>
2m

The Other Way Home (1582)

<http://youtu.be/9R4ZCACLgJE>

12m 41s

Advertorial—Co-operation Works (1001)

<http://youtu.be/x59NDnT3apo>
30s

Date:

5 October 2014



General Lease Improvements

The Community Housing Federation of Victoria has been negotiating with the Department of Human Services (DHS) on the terms and conditions of the General Lease.

SouthEast has a General Lease with DHS for the 150 properties managed by SouthEast.

When we signed the General Lease DHS agreed that any subsequent improvements to the terms and conditions would

be incorporated within the existing General Lease including ours.

The Community Housing Federation of Victoria (CHFV) reported that DHS agreed to two changes to the General Lease.

1. DHS has agreed to remove the three year notice option for ending the lease. This will be changed to five years.
2. DHS has also agreed to a include an option for DHS to un-



dertake major works due to unexpected events or overdue cyclical and upgrade backlogs.

This is an option only, however, and funds may not be available.

This development vindicates the decision of the board and a general Meeting of members to accept a General Lease.



Community Housing
FEDERATION OF VICTORIA

Quality, affordable rental homes
for fairer and better communities.

Web Site Statistics

Google Analytics is used to log web-site statistics for sehc.org.au. Between 3 June 2012 and 3 October 2014 there were 5753 visitors making 7710 visits to 27254 pages.

Of the total visits, 6080 were from Australia with 175 from the UK and 147 from the USA—4549 Melbourne, 629 Sydney, 247 Brisbane, 119 Adelaide and 114 Canberra.

Top specific page views included:

Contact 1979
Tenancy 1292
About Us 1133
Procedural Motions 564
Staff 344
Members 314
Public Records 270
Meetings 260
Mission 239
Housing Registrar 220
Services Charter 200
Board 199

Co-operators 196
History 178
Web Site 168
Gallery 166
Newsletter 159
Objectives 153
Annual Report 135
Manuals 125
Government 123
Maintenance 100

**"5753 visitors
making 7710
visits to
27254
pages."**

Senate Committee—Human Rights

In a report published last week, the Parliamentary Joint Committee on Human Rights chaired by Liberal Senator Dean Smith, found that both the proposal to deny young people income support for six months of every year, and to lift the age of eligibility for the Newstart Allowance from 22 to



25 years, breach Australia's human rights obligations. Parliamentary Joint Committee on Human Rights Examination of legislation in accordance with the *Human Rights*

(*Parliamentary Scrutiny*) Act 2011
Bills introduced 1 – 4 September 2014
Legislative Instruments received 2 August – 5 September 2014
Twelfth Report of the 44th Parliament 24 September 2014

Parliamentary Joint Committee on Human Rights
http://www.aph.gov.au/joint_humanrights/

UK Housing Co-operatives—Context

In 2011 UK housing by type:

Owner occupied 64%
Private rental 18%
Housing Associations 10%
Local Government 8%

In 1981 social housing (local government and housing associations) 29%

Tenants can receive up to 100% of rent from Housing Benefit depending on eligibility as well as service charges.

Percentage of tenants receiving Housing Benefit in 2010-2011 by

type of tenure:

Local authority 65%
Housing Association 60%
Private rental 25%

Social housing rent averages 60% of market rent. There is current pressure to increase this to 80% of market rents.

This year Co-operatives UK published The UK Co-operative Economy—a list of the top 100 co-operatives in the UK. Eleven housing co-operatives are included in the list. The top three - Grand Union

Housing Group Limited at 40, RCT Homes Limited at 43 and Bron Afron Community Housing Limited at 47.

In 2012 there were 677 mutual housing organisations throughout the UK—including 607 in England, 41 in Scotland and 26 in Wales.—with 45,000 properties. Of these, 35,000 were owned by co-operatives or mutuals.

ICA Housing and CECODHAS Profile of a Movement: Co-operative Housing Around the World, 2012



Redditch Co-operative Homes

UK Housing Co-operatives —Redditch Co-operative Homes

Redditch Co-operative Homes (RCH) provides a wide range of affordable housing with five co-operatives self-managed by their tenants - Pioneer Housing Co-operative, Riverside Housing Co-operative, Winyates Co-operative, Breedon Housing Co-

operative and Redditch Co-operative 2000.

The co-operatives manage a total of 274 properties including apartments, houses and bungalows to suit the varied needs of young people, families and older retired people. Redditch is the largest pro-

vider of new build co-operative housing in the UK. and has a board of 12—including five tenants.

Redditch is part of the Accord Group. The Accord Group is based in the West Midlands - eight organisations with a total of 13,000 properties.

UK Housing Co-operatives—Rochdale Boroughwide

Rochdale Boroughwide Housing was formed in 2011 after tenants of the Rochdale Council voted to transfer their properties to the co-operative. Of those who voted, 76% supported the transfer.

The co-operative has 13,500 properties and about 600 staff.

Both tenants and staff can be

members of the co-operative. Membership, however, is optional.

It is the first tenant and worker co-operative mutual. There is a board of 31—including 15 tenants elected by tenants and 8 staff elected by the staff.

The co-operative has developed a tenant handbook which includes information

on tenancy, rent, repairs and maintenance and welfare and benefits.

Rochdale provides exclusive member deals to support local business, social events and fundraising and member competitions.

The co-operative is in Rochdale—the home of today's co-operative movement.

<http://www.rbh.org.uk>



Rochdale Boroughwide Housing

Notices—Privacy, Disclaimer and Authorisation

Privacy

SouthEast is committed to protecting your privacy and complying with all applicable privacy laws. If you have any questions or comments about our privacy practices, we can be contacted at PO Box 7141, Dandenong.

Phone 03 97068005

Disclaimer

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The user assumes the entire risk as to the use of the newsletter and the material.

Authorisation

Housing Futures is authorised by the Chairperson Shirley Faram, for publication.

Increasing Poverty in Australia

Poverty in Australia 2014 is a new publication by the Australian Council of Social service.

The report concludes that in 2012 one in seven people, including one in six children, lived below the poverty line.

This equates to 2.55 million people—13.9% of all people.

The proportion of people in poverty was higher in 2012 than in 2010—an increase of 0.9% from 13% in 2010.

According to the report, the proportion in poverty varies between groups e.g.

61.2% unemployed

55.1% Newstart recipients

33% sole parents

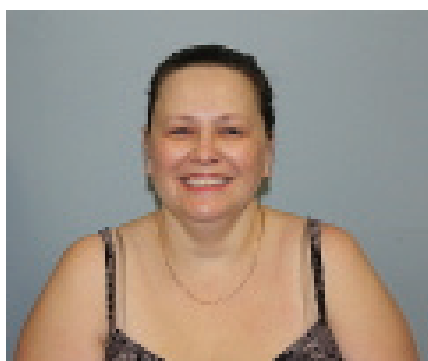
19.3% Aboriginal and Torres Strait Islanders

14.8% older people

14.7% women

The report can be downloaded from the Australian Council of Social Service web site: <http://www.acoss.org.au>

AGM—Downsizing



SouthEast director Tracey Hall

The board has developed a policy on downsizing—tenant members voluntarily moving to smaller properties when there is a decrease in their family size. The board is committed to voluntary transfers and will not require members to downsize.

This is conditional on whether or not a bedroom tax is introduced in Victoria. Bedroom taxes have been introduced in the UK and NSW.

No political party in Victoria, so far, has indicated that it would introduce a bedroom tax. It's not mentioned in the Government's housing policy and the Labor opposition has not released a policy.

The board supports those tenants who choose to downsize and so enable the use of under-utilised bedrooms.

SouthEast Director Tracey Hall will present the policy to the AGM.

AGM—Services Charter

The board has reviewed the Services Charter and considered the reciprocal obligations of the co-operatives and members.

The board believes that the co-operative is meeting its obligations towards members and would like to hear from members if they disagree with this assessment.

The board also believes that the evidence is that not all members

fulfill their obligations to the co-operative e.g. in returning income statements by the due date and responding to member surveys.

The proposed changes to the Services Charter are minor—opening hours for telephone calls and response rates.

Director Gayle Koubwere will be presenting the amendments to the AGM.



SouthEast director
Gayle Koubwere

AGM— Proposed Rule Changes

The Rules of a co-operative govern the relationship between the co-operative and its members.

The board has developed New Rules based on Co-operatives National Law (CNL) which was introduced in Victoria in 2013.

The wording is different because of changed wording in CNL but most of the provi-

sions in the proposed New Rules echo provisions in the existing rules.

There are some proposed significant changes and these are discussed further on p 10 concerning:

Active Membership

Director Term Limits

Good Standing

The new rules have been approved by the CAV and the Housing Registrar because prior approval is required before referral to the AGM.

This should not deter members from considering further changes to the proposed new rules and the board would welcome any proposed further changes for consideration at the AGM.

AGM—Member Manual

The board has updated the Member Manual to be approved at the AGM

The amendments include updating sections no longer applicable (e.g. the provision of child care), amending principles for member transfers, an expanded disability support

policy, specifying a commitment to security of tenure and an expanded fire policy.

Director Greg Nolan will address the meeting on the amendments and move the adoption of the amended Member Manual.



SouthEast director Greg Nolan

Co-operative Employment

A report by the International Organisation of Industrial, Artisanal and Service Producers' Co-operatives (CICOPA) has estimated that co-operatives employ at least 250 million workers throughout the world.

This finding is based on data from 74 countries covering 79% of the world's population.

It is concluded that co-operative employment has by and large remained stable—despite the global crisis in 2007–2008.

The report has also found that working conditions were often better in co-operatives than in other enterprises e.g. wages, safety at work and social protection.



New Rules— proposed Active Membership

Members of a co-operative have an obligation to be active members.

A co-operative has an obligation to cancel the membership of inactive members who are no



longer tenants.

Usually, a co-operative cancels membership through a General Meeting and this is to protect members from arbitrary decisions of a board.

With SouthEast cancellation of membership

is required when a member permanently vacates a property and does not usually resign from membership in writing.

The board is proposing, therefore, that if a tenant permanently vacates a property that their membership is automatically cancelled whether or not they submit their resignation in writing.

New Rules—Proposed Director Term Limits

Members have already approved in the existing Rules a term limit for the Chairperson of the co-operative.

The board is now proposing in the new rules term limits for all directors.

The purpose of this is to facilitate director turnover and encourage members to nominate as directors.

"...facilitate director turnover and encourage members to nominate..."

It is proposed in 33 (2) of the proposed new rules that directors can serve for a maximum of 6 years from the 17 November 2014.

The proposed change is both a challenge and an opportunity for all members.

New Rules— Proposed Good Standing

The proposed new rules include what it means to be a tenant of good standing.

The existing Rules simply state that members must remain a tenant of good standing

The Rules do not, however, state what this means and,

therefore, the board is now proposing that the new rules specify what remaining a tenant of good standing means so that this is clear to both the co-operative and members.

It is proposed that clause 4 (2) (a) of the new rules read

as follows:

(a) remain a tenant of good standing through paying rent and providing income statements on time, responding to surveys and keeping their house in good order.

Wellness and Wellbeing - Are they one and the same?

A recent survey showed there is strong interest in health issues among SouthEast members and most members surveyed expressed an interest in a day meeting.

Please put Tuesday 25th November 2014, 10 30 am to 12 30 pm at the South East office (see location map) in you diary for the first member Wellness meeting.

Please register by 14 November 2014 your commitment to attend by phoning 9706 8005.

Morning tea will be provided and the group will share in a simple fun filled inspirational activity that will allow us to explore a range of health options.

Wanda Mitchell-Cook a Registered Nurse and Public Health practitioner in addition to a keen South East tenant/member of long standing will facilitate having a wealth of experience in the health and community sector to share.

The meeting will only proceed if numbers are sufficient to run the visual and interactive activities. A minimum of six is required.



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operative Ltd**

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"Freedom from want cannot be forced on a democracy or given to a democracy. It must be won by them. Winning it needs courage and faith and a sense of national unity; courage to face facts and difficulties and overcome them; faith in our future and in the ideals of fair play and freedom for which century after century our forefathers were prepared to die; a sense of national unity overriding the interests of any class or section."

William H Beveridge

The Pillars of Security and other wartime

essays and addresses

The Macmillan Company, 1943

Pp 81 and 83

<http://www.sehc.org.au>

Jim Kokoras **Property Officer** **Maintenance**

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Maintenance at [sehc.org.au](http://www.sehc.org.au)
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